

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Stephanie Kay Krupin

Debtor(s)

Chapter 13

VFS Xanthos, LLC

Movant

NO. 18-04321 JJT

vs.

Stephanie Kay Krupin

11 U.S.C. Section 362

Debtor(s)

Charles J. DeHart, III Esq.

Trustee

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WILLKES-BARRETT
2019 JAN 10 PM 3:12
CLERK U.S. BANKRUPTCY COURT

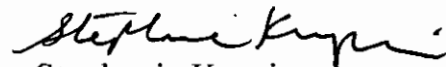
ANSWER TO NOTICE OF MOTION FOR RELIEF FROM STAY

1. Debtor is Stephanie Krupin
2. Movant is VFS Xanthos, LLC
3. Debtor is the owner of the premises 3545 High Crest Road, Canadensis, PA 18325, hereinafter referred to as the mortgaged premises.
4. Movant is the holder of a mortgage, original principal amount of \$100,870.00 on the Mortgaged Premises that was executed on August 10, 2016. Said mortgage was recorded on August 24, 2016 at Book 2476, Page 8826. The Mortgage was subsequently assigned to Movant by way of Assignment of Mortgage recorded on November 17, 2016, at Book 2481, Page 7644 in Monroe County.

5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non- payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor.
6. Debtor has listed the Mortgaged Premises on the Pennsylvania MLS for \$320,000 on January 8, 2019 (See Exhibit "A", attached) . Debtor plans to pay off post petition mortgage payments along with other fees owed to Movant upon sale of Mortgaged Premises.
7. In the event that Mortgaged Premises does not sell after the twelve month period Debtor will sign Deed in Lieu of Foreclosure to Movant.

WHEREFORE Debtor prays to stop the Motion for Relief from the Automatic Stay in order to permit Debtor to sell the Mortgaged Premises and stop the mortgage foreclosure for a twelve month period in the time it takes to sell the property.

Date: January 8, 2019



Stephanie Krupin

Debtor

3545 High Crest Road
Canadensis, PA 18325

EXHIBIT

A

Listing Contract

Exclusive Agency to Sell Real Property

BROKER: USRealty.com, LLP (the "Broker")

SELLERS(must list all owners on title to Property): (the "Owner")

PROPERTY(include complete address including street address, city, state and tax assessor ID if

possible): 3545 High Crest Rd , CANADENSIS, PA 18325 (the "Property")

LISTED PRICE:\$ 320000. Owner is solely responsible for determining the appropriate listing price.

CONTRACT TERM: This Listing Contract (the "Contract") will be effective for a period of 6 (six) months beginning on the date this Contract is signed by Owner. Owner may cancel this Contract by following the terms set forth in the Paragraph entitled "CANCELLATION". This Contract will automatically terminate at the expiration of the 6 (six) month listing period.

PURPOSE OF THIS CONTRACT: Owner is hiring Broker to submit the Property (with its full address information) in the appropriate Multiple Listing Service ("MLS") and www.realtor.com. Broker will be making an offer of compensation, as authorized by the Owner in the Paragraph entitled "BROKER FEE", to other brokers to find a buyer. Broker is acting as a transaction licensee only to complete these previously mentioned duties. Owner understands that "seller agency" has not been selected. Broker will list the Property on the other websites mentioned on Broker's website, but such other websites are unaffiliated companies that may change their policies at any time and Owner agrees that no refund will be due Owner if the Property listing does not appear, or does not appear correctly, on such other websites.

BROKER FEE: Owner has paid Broker a \$35.00 upfront fee for the above mentioned services. Additionally Owner will pay Broker \$296.00 and 2% of the gross sale price at settlement. Broker will instruct the title company to pass through the entire selected percentage to another broker who procures the buyer. Other brokers will be paid this commission acting only as a buyer's agent, as outlined in the Consumer Notice. In the event that the Owner has entered into a contract for the sale of the Property ("Sales Agreement") with a potential buyer on or prior to the expiration date of this Contract and such Property sale has not yet been settled, then this Contract will automatically be extended to the settlement date of the Sales Agreement and any fees or commissions earned by Broker under the terms of this Contract shall still be due and payable upon settlement of such Sales Agreement. If Owner procures the buyer without a cooperating broker, only the \$296.00 amount will be due Broker upon the settlement of the Property and the percentage selected above will not be due Broker.

EXPERT ASSISTANCE: Broker advises Owner to obtain expert assistance with respect to legal, tax and accounting matters or matters relating to zoning, surveying, inspections, construction, hazardous materials, engineering, or other matters that are not within the expertise of Broker. Broker shall have no liability with respect to such matters.

NUMBER OF OWNERS ON DEED: One Owner on Deed

BROKER COMMUNICATIONS AND ELECTRONIC SIGNATURES: Owner authorizes all Broker communications to Owner to be via e-mail to this e-mail address: rorgerstler@gmail.com. If this preceding box is left blank, Broker will use Owner email on file. Owner will provide another email address if experiencing email receipt problems. Owner is responsible for ensuring their email settings do not filter legitimate emails. If there is a second Owner of record for this Property, and this Contract is being electronically signed, the second Owner will be emailed a copy of this Contract at the following email address: rorgerstler@gmail.com. This second email address is only for delivery purposes of this Contract, and will not be used for other communications from Broker.

Broker and Owner agree that an Electronic Signature of any document executed through Broker's website ratification system, including but not limited to this Contract and addendums or amendments to this Contract, will be binding on both Broker and Owner and will be treated for all intents and purposes as if it was physically signed. "Electronic Signature" means an electronic sound, symbol, or process attached to or logically associated with a record and executed or adopted by a person with the intent to sign the record. The terms used in this Contract, including but not limited to Electronic Signature, should be construed in accordance with the Electronic Signatures in Global and National Commerce Act, 15 U.S.C. Section 7002(a) and the Uniform Electronic Transactions Act as adopted by the State of Pennsylvania. Owner hereby consents to the use of third party electronic signature capture service providers as chosen by Broker. Forms not executed through Broker's website ratification system may not be electronically signed, unless an exception is granted at Broker's discretion. If Owner opts to not electronically sign the listing documents, Owner will pay Broker a \$20 additional fee for additional Broker time required.

REALTOR.COM: Realtor.com does not permit Broker to display Owner's contact information on Realtor.com, and instead displays Broker's phone number. Broker's phone system will either play Seller's phone number to the caller, or for \$30.00 forward the phone call to Seller's phone number, or for \$50.00 both forward the call and supply caller ID. Owner has read on Broker's website about, and understands the difference between basic and extra features on Realtor.com. Owner will order the appropriate option if Owner requires extra features.

CONFLICT OF INTEREST: Broker will promptly notify Owner if there is a conflict of interest.

WEBSITE ADVERTISING AND PUBLICATION OF FINAL PRICE: Owner agrees to allow the Property to be advertised on websites of real estate brokers who participate in download agreements with the MLS, as well as national websites that link to the MLS, as well as other websites selected by Broker. Owner acknowledges that Broker does not control the content, quality, or display of external websites. Owner understands that the MLS and certain other websites or newspapers may publish the final price of the Property after it is sold or leased and consents to such publication if it occurs. Owner grants Broker permission to advertise the final price on Broker's website or promotional material.

RECOVERY FUND: The State of Pennsylvania has a Real Estate Recovery Fund to repay any person who has received a final court ruling (civil judgment) against a Pennsylvania real estate licensee because of fraud, misrepresentation, or deceit in a real estate transaction. The Real Estate Recovery Fund repays persons who have not been able to collect the judgment after trying all lawful ways to collect. For complete details about the Real Estate Recovery Fund, call (717) 780-3800.

If the Owner or Broker is accused of failing to disclose known material defects and/or environmental hazards;

- Owner will not hold Broker or its agents responsible in any way.
- Owner will indemnify Broker and its agents from any claims, lawsuits, and actions that result, and
- Owner will pay all of Broker's or its agent's costs that result. This includes attorney's fees and court ordered payments or settlements (money Broker or its agents pays to end a lawsuit or claim at Broker's discretion).

The Residential Lead-Based Paint Hazard Reduction Act of 1992 states that any seller of property built before 1978 must give the buyer an EPA pamphlet entitled *Protect Your Family From Lead in the Home*. Owner assumes full responsibility for providing this to buyers, for disclosing known presence of lead-based paint and lead-based paint hazards and providing a list of, and copies of all reports and records available to Owner pertaining to lead-based paint and lead-based paint hazards on the Property. This pamphlet is available at www.epa.gov.

DEPOSIT MONEY: Owner is advised to have an attorney, title company, or the buyer's broker (provided that Owner has determined that such buyer's broker is duly licensed and maintains an escrow account) hold any escrow or earnest money and/or security deposits relating to a Property transaction, subject to all laws, regulations and customary procedures. Broker will not hold any escrow accounts or deposit monies. Owner assumes full responsibility for selecting an escrow company.

NOTICE TO PERSONS OFFERING TO SELL OR RENT HOUSING: It is illegal under U.S. Federal and state laws for Owner, Broker or anyone to use RACE, COLOR, RELIGION, or RELIGIOUS CREED, SEX, DISABILITY (physical or mental), FAMILIAL STATUS (children under 18 years of age), AGE (40 or older), NATIONAL ORIGIN, USE OR HANDLING/TRAINING OF SUPPORT OR GUIDE ANIMALS or the FACT OF RELATIONSHIP OR ASSOCIATION TO AN INDIVIDUAL KNOWN TO HAVE A DISABILITY as reasons for refusing to sell, show or rent properties, loan money, set deposit amounts or for any decision relating to the sale or lease of property.

Owner also acknowledges that many jurisdictions have stricter laws that extend protection to political beliefs, sexual orientation, affectional orientation, military status, pregnancy, violence victim status, gender identity, lawful income source (such as Section 8), partnership, citizenship status, and other factors. Owner agrees to investigate and comply with all laws regarding discrimination.

REPORTING TIMELINESS AND ACCURACY: Owner accepts full responsibility and liability for the accuracy and timeliness of data submitted to Broker. Owner will notify Broker within 24 hours of any changes or corrections. Owner understands that in many cases corrections are required, and Owner will allow Broker the necessary reasonable time to make MLS corrections after Owner notification. Owner allows listing data in violation of MLS rules to be changed at Broker's discretion. Owner will notify Broker in writing if Owner does not receive the email with the MLS proof on the day of listing activation, and will hold Broker harmless from, and indemnify Broker against, any demands, claims, liabilities, actions at law or equity, together with all costs and expenses including costs of litigation, reasonable attorney's fees, and reasonable costs of investigation arising from infringement or other problems in the MLS proof or Realtor.com not discovered until a later date. The listing normally takes a few hours to a few days to appear on Realtor.com. Owner assumes the responsibility for checking Realtor.com for listing display. Owner allows and understands that Realtor.com listing problems require a longer period of time to correct than MLS listing problems. Owner will reply within 24 hours to all inquiries regarding the listing. Broker may have to temporarily withdraw the listing when Owner does not reply within 48 hours, in which case a \$25 service fee to Broker will apply to reactivate the listing. Broker may cancel the listing without refund when Owner does not report to Broker acceptance of a sales agreement or lease within 24 hours. Owner will provide a copy of the complete sales contract to Broker within the same 24 hours, with Owner's failure to do either resulting in a \$50 fee from Owner to Broker. Broker will mark the listing as settled in the MLS after the settlement date given by Owner. If the settlement date changes and Owner does not notify Broker before Broker marks the listing as settled in the MLS, Owner agrees to pay a \$25 processing fee. At settlement, Owner will fax or e-mail a copy of the signed Closing Disclosure (CD) statement or the equivalent to Broker's office. Owner's credit card will be charged \$50 if the signed CD sheet is not delivered to Broker the day of settlement. This fee will be reduced to \$25 if the CD is delivered to Broker late only if the delay did not cause a compliance violation. Owner will provide proof of CD fax or email to reverse this fee if the delivery is in dispute. Owner's credit card information will be kept on file. Owner's credit card will be charged for any MLS fines incurred, if Owner was at fault by not meeting the requirements of this Paragraph. MLS fines typically range from \$25 to \$5,000.

BROKER NOT RESPONSIBLE FOR DAMAGES: Owner acknowledges and understands that while the marketing services selected above will facilitate the showing of the Property, there are risks associated with allowing access to and disseminating information about the Property that are not within the reasonable control of Broker, including, but not limited to: (1) unauthorized use of a lock/key box, (2) control of visitors during or after a showing or open house, or (3) inappropriate use of information about the Property placed on the Internet or furnished to any listing service in which Broker participates.

Owner agrees to indemnify and hold harmless Broker and Broker's salespersons from any damages, costs, attorneys' fees or other expenses as a result of any damage to the Property, loss or theft of personal goods from the Property or any personal injury to Owner or any other person sustained on the Property not caused by Broker's negligence arising directly or indirectly out of any such marketing services.

Broker shall not be responsible for the care of, or the physical condition of the Property. Owner shall remain solely responsible for the care and physical condition of the Property, including, but not limited to, costs of all utilities, maintenance, the physical security of the premises and all personal property and maintaining adequate property and personal injury insurance during the term of this Contract and Owner shall have no liability for such matters.

DOCUMENT PREPARATION: Broker will provide assistance with negotiations and document preparation to Owner. Owner agrees that this assistance will be provided without additional charge only by e-mail communications, in the format of question and answer, or forwarding, as applicable. Owner agrees to pay Broker \$25 per 15 minutes for any documents Broker reviews and/or signs, and the same rate for any time spent by Broker on the phone regarding this listing or transaction. All communications, offers, and negotiations received by Broker will be sent to Owner's registered email address. Additional fees apply for forwarding of communications by other means. Owner may elect to purchase optional, additional assistance from Broker, as available on Broker's website. Owner hereby acknowledges that neither Broker nor any salesperson associated with Broker is qualified or authorized to give legal or tax advice. Owner agrees to consult with an attorney or accountant if Owner desires or needs such advice.

THIRD PARTY DISPUTES (OWNER'S DUTY TO DEFEND):In the event an aggrieved party files an arbitration claim or lawsuit against or in any way involving Broker that seeks payment of a commission or money damages in connection with the sale or attempted sale of the Property, Owner agrees to indemnify, defend, and hold Broker harmless from, and aid Broker in defense of any such claim or lawsuit ("Duty to Defend"). Owner further agrees that, upon commencement of such an arbitration claim or lawsuit, Broker may immediately charge \$700.00 on Owner's credit card on file with Broker in anticipation of Broker's legal and administrative fees in responding to such a claim or lawsuit, regardless of its merits. This charge is nonrefundable unless the claim is satisfied before Broker's expenses reach \$700, in which case the unused portion will be returned to Seller. Broker's time involved in responding to such a claim or lawsuit will be calculated at \$150 per hour. This charge is not and should not be construed as a limitation on Owner's Duty to Defend. If Owner fails, for any reason, to fulfill its Duty to Defend, Broker may seek indemnity, contribution, and/or reimbursement from Owner for all costs incurred as a result of the claim or lawsuit, including attorney's fees as well as recovery of all costs of collection thereof, including but not limited to attorney's fees, collection agency fees, court costs, and expenses, less the \$700 previously paid by Owner pursuant to this Paragraph.

In addition, if any claim or complaint is filed with any administrative agency, including the filing of an administrative complaint by such agency against Broker, resulting from the placement of a listing in the MLS on behalf of Owner, Owner agrees to indemnify and hold Broker harmless from such claim, complaint or administrative complaint including the payment of all attorney's fees and costs incurred by Broker in defending such claim. Owner also authorizes Broker to charge \$700.00 on Owner's credit card on file with Broker in anticipation of Broker's legal and administrative fees in responding to such claim, complaint or administrative complaint, regardless of its merits. This charge is nonrefundable. In addition, Broker may seek indemnity, contribution, and/or reimbursement from Owner for all expenses incurred as a result of the claim, complaint or administrative complaint including its attorney's fees, collection agency fees incurred in seeking collection of such attorney's fees, court costs, and expenses, less the \$700 previously paid by Owner pursuant to this Paragraph.

PHOTOGRAPHS AND PROPERTY DESCRIPTIONS:Owner will not supply or instruct Broker to load any photographs or textual descriptions of the Property that were previously uploaded to the MLS by another broker, even if Owner owns the copyright to such photographs or writings, unless Owner has the written permission from the broker who previously published the photographs or writings in the MLS. Owner agrees Broker is not responsible to verify past MLS listings for compliance. Any claims made by any party relating to such photographs or textual descriptions will be handled as a dispute according to the terms of the Paragraph entitled "THIRD PARTY DISPUTES (OWNER'S DUTY TO DEFEND)" above.

MLS COPYRIGHT: The MLS listing proof sent by Broker to Owner is copyrighted by the MLS. Owner agrees that this listing proof is solely for data accuracy purposes and will not distribute the file in any manner to any other person. Owner will be responsible for any MLS fines resulting from distributing the MLS listing proof. If Owner desires a highlight sheet, Broker recommends that Owner use their Realtor.com listing for this purpose.

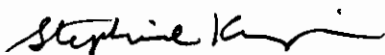
OTHER TERMS:

- The parties agree that, in the event of any failure, defect, or malfunction of the MLS listing, the only remedy available to Owner shall be a prorated refund for unperformed services from the fees paid by Owner.
- This Contract is binding on Owner's and Broker's heirs, personal representatives, administrators, successors and assigns. Broker may assign this Contract to another listing broker.
- Owner represents that Owner has the authority to list and sell or rent the Property and that no other consent is necessary.
- The parties agree that Broker will not be liable for any consequential damages of any nature caused to the business or property of Owner by any failure, defect, or malfunction of Owner's listing or product purchased from Broker.
- If any term or provision of this Contract is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions of this Contract shall remain in full force and effect and shall in no way be affected, impaired, or invalidated.
- No amendment or alterations in the terms, with respect to the amount of fees or commissions or with respect to the time of payment of fees or commissions, shall be valid or binding unless made in writing and signed by the parties.
- Owner acknowledges Broker maintains its physical place of business in the state of Pennsylvania.
- Owner authorizes Broker to be free to disclose the existence of offers on the Property to interested parties.
- Owner authorizes any Owner fees to Broker mentioned in this Contract to be charged to Owner's credit card if applicable. Owner also agrees reasonable collections fees will be added to any unpaid and late balances.
- The Paragraph titles contained in this Contract are for reference purposes only and shall not affect the meaning or interpretation of this Contract.
- This Contract may be signed in multiple counterparts, and each such counterpart and any copy or facsimile thereof shall, for all purposes, be deemed to be an original. Each of the counterparts taken together shall constitute one valid and binding agreement between and among the parties to this Contract.

GOVERNING LAW:This Contract shall be governed by and construed in accordance with the laws of the State of Pennsylvania with both parties irrevocably and unconditionally submitting to jurisdiction in the state courts of Pennsylvania.

THIS CONTRACTand any attachments supersedes any and all other agreements, either oral or in writing, between the parties with respect to the subject matter of this Contract, and contains all of the covenants and agreements between the parties with respect to the subject matter. Each party to this Contract acknowledges that no representations, inducements, promises, or agreements, orally or otherwise, have been made by any party, or anyone acting on behalf of any party, that are not set forth in this Contract, and that no agreement, statement, or promise not contained in this Contract shall be valid or binding, unless in writing and signed by Owner and Broker. The duties of Broker in this Contract are intended to comply with all applicable laws and minimum service standards. The Broker's fee and duration of this Contract have been determined as a result of negotiations between Broker and Owner. Broker has the right to reject any property for submission at Broker's discretion, and refund to Owner any fees or commissions paid to Broker. If Owner has legal questions, Owner is advised to consult an attorney.

All owners of record agree to these terms.



Owner's Signature: Stephanie Krupin Date: 1/8/19

Broker's Signature:

Ryan Gehrig

Broker

Date: 1/8/19

RESIDENTIAL LEAD-BASED PAINT HAZARDS DISCLOSURE FORM

LPD

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of REALTORS® (PAR)

THIS FORM MUST BE COMPLETED FOR ANY PROPERTY BUILT PRIOR TO 1978

1 PROPERTY 3545 High Crest Rd., CANADENSIS, PA 18325

2 SELLER

3 LEAD WARNING STATEMENT

4 Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that
5 such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poi-
6 soning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced
7 intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women.
8 The Seller of any interest in residential real property is required to provide the Buyer with any information on lead-based paint
9 hazards from risk assessments or inspections in the Seller's possession and notify the Buyer of any known lead-based paint haz-
10 ards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

11 SELLER'S DISCLOSURE

12 _____/_____ Seller has no knowledge of the presence of lead-based paint and/or lead-based paint hazards in or about the Property.
13 _____/_____ Seller has knowledge of the presence of lead-based paint and/or lead-based paint hazards in or about the Property. (Provide
14 the basis for determining that lead-based paint and/or hazards exist, the location(s), the condition of the painted surfaces, and
15 other available information concerning Seller's knowledge of the presence of lead-based paint and/or lead-based paint hazards.)

16 SELLER'S RECORDS/REPORTS

17 _____/_____ Seller has no records or reports pertaining to lead-based paint and/or lead-based paint hazards in or about the Property.
18 _____/_____ Seller has provided Buyer with all available records and reports regarding lead-based paint and/or lead-based paint hazards in
19 or about the Property. (List documents):
20 _____

21 Seller certifies that to the best of Seller's knowledge the above statements are true and accurate.

22 WITNESS _____ SELLER Stephanie Krupin DATE 1/8/19

23 WITNESS _____ SELLER Stephanie Krupin DATE _____

24 WITNESS _____ SELLER _____ DATE _____

25 AGENT ACKNOWLEDGEMENT AND CERTIFICATION

26 RG Agent/Licensee represents that Agent has informed Seller of Seller's obligations under the Residential Lead-Based Paint
27 Hazard Reduction Act, 42 U.S.C. §4852(d), and is aware of Agent's responsibility to ensure compliance.

28 The following have reviewed the information above and certify that the Agent statements are true to the best of their knowledge and belief.
29 Seller Agent and Buyer Agent must both sign this form.

30 BROKER FOR SELLER (Company Name) US Realty.com

31 LICENSEE Ryan Gehrig DATE Same as Seller

32 BROKER FOR BUYER (Company Name) _____

33 LICENSEE _____ DATE _____

34 BUYER

35 DATE OF AGREEMENT _____

36 BUYER'S ACKNOWLEDGMENT

37 _____/_____ Buyer has received the pamphlet "Protect Your Family from Lead in Your Home" and has read the Lead Warning Statement.

38 _____/_____ Buyer has reviewed Seller's disclosure of known lead-based paint and/or lead-based paint hazards and has received the records
39 and reports regarding lead-based paint and/or lead-based paint hazards identified above.

40 Buyer certifies that to the best of Buyer's knowledge the above statements are true and accurate.

41 WITNESS _____ BUYER _____ DATE _____

42 WITNESS _____ BUYER _____ DATE _____

43 WITNESS _____ BUYER _____ DATE _____



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1500 Concord Water Parkway, Warminster, PA 18957

Phone: (610) 859-4561 Fax: (610) 859-4792
E-mail: par@par.org 18070 Fifteenth Mile Road, Folsom, Michigan 48035 www.2globe.com

Printed

Property Subtype:Yes

Street number:3545

Street Direction:

Street Name:High Crest Rd

City:CANADENSIS

State:PA

ZIP Code:18325

County:Monroe

Subdivision:Hamlet

Parcel ID:

List Price:320000

Taxes:7,364

Tax Year:2017

Stories:3

Architecture Style:Contemporary

Year Built:1976

Square Feet Total:6000

Bedrooms:7

Lower Square Feet:

Lot Acres:1

Full Baths:3

Main Square Feet:

Lot Dimensions:

Half Baths:2

Upper 1 Square Feet:

School District:Pocono Mountain SD

Total Rooms:15

Upper 2 Square Feet:

Elementary School:Pocono Mountain SD

Full Baths Lower Level:1

Middle School:Pocono Mountain SD

Full Baths Main Level:0

Water Type:Well

High School:Pocono Mountain SD

Full Baths Upper 1:2

Sewer Type:Septic

Full Baths Upper 2:0

Zoning:Residential

Half Baths Lower Level:1

Water Heater Type:Electric

Half Baths Main Level:1

Half Baths Upper 1:0

Half Baths Upper 2:0

Financing Type:requiredConventional

Legal Description:Large Complementary Home In Great Community

Public Remarks: This one of a kind unique property is located in the distinguished private community of the Hamlet. This home features 3 floors (one floor is above ground finished basement), 2 kitchens, a private 3 bedroom apartment, 7 bedrooms, 5 bathrooms, 3 standard garages, 1 RV garage, 2 eat-in kitchens, dining room, 2 family rooms, 2 dens, large laundry room, and many storage spaces. The community offers Indoor/Outdoor pools, gym, library, and lake. The home has been partially updated and is ready for you to add your unique touch.

AVM:Yes

Blogging:Yes

HOA INFORMATION: Please complete if applicable

HOA: Yes

HOA Name: Hamlet

HOA Phone#:

HOA Fee:

HOA Fee Frequency:

HOA Transfer Fee:

HOA Fee Includes: Common Area
Maintenance, Management, Recreational
Facilities

Check All That Apply:

Appliances:requiredDishwasher,
Dryer, Freezer, Microwave, Range
Oven Electric, Refrigerator, Self
Cleaning Oven, Washer

Cooling Type:requiredNo Cooling**Cooling Fuel:**requiredNone**Heating Type:**requiredBaseboard,
Stove**Heat Fuel:**requiredElectric, Oil,
Wood**Exterior Type:** Wood**Floor Type:** Carpet, Concrete,
Hardwood, Laminate, Linoleum**Roof Type:** Shingle

Rooms: Dining, Family, Laundry,
Master Bathroom, Media Room,
Mud Room, Office, Pantry,
Recreation Room, Theatre Room,
Walk in Closet, Workshop

View Type:**Basement Type:**requiredWalkout,
Finished**Parking Spaces:****Garage Spaces:**4**Carport Spaces:**0**Attic Type:**requiredNone**Parking Type:** Driveway, Garage

Attached, Off Street

Driveway Type:Paved**Fence Type:**None**Foundation Type:**Poured

Select Yes or No:

Dock:

Deck:Yes

Skylight:No

Cable TV:Yes

Double Pane Windows:Yes

Patio:Yes

Vaulted Ceiling:Yes

Waterfront:No

Hot Tub:No

Porch:Yes

Furnished:No

Fireplace:Yes

Kitchen:10X10
Kitchen Level:10X10
Family Room:
Family Room Level:

Master Bedroom:10X10
Master Bedroom Level:10X10
Bedroom 2:10X10
Bedroom 2 Level:10X10
Bedroom 3:10X10
Bedroom 3 Level:10X10
Bedroom 4:10X10
Bedroom 4 Level:10X10
Bedroom 5:
Bedroom 5 Level:
Bedroom 6:
Bedroom 6 Level:

Laundry Room:
Laundry RoomLevel:
Bonus Room:
Bonus Room Level:
Foyer:
Library:
Library Level:
Office:
Office Level:
Rec Room:
Rec Room Lvl:

Other 1:
Other 2:
Other 3:

Directions:Beartown Rd, to Blue Ridge Drive (The Hamlet), Left on High Crest.

Call owner for showings and questions at: 570-895-1449.

W-9 form required from selling Broker.

Submit offers at: www.2offer.us. Remarks for Agents Only:Room dimensions not accurate. Requires 48 hour notice to show.

CONSUMER NOTICE

CN

THIS IS NOT A CONTRACT

In an effort to enable consumers of real estate services to make informed decisions about the business relationships they may have with real estate brokers and salespersons (licensees), the Real Estate Licensing and Registration Act (RELRA) requires that consumers be provided with this Notice at the initial interview.

Licensees may enter into the following agency relationships with consumers:

Seller Agent

As a seller agent the licensee and the licensee's company works exclusively for the seller/landlord and must act in the seller's/landlord's best interest, including making a continuous and good faith effort to find a buyer/tenant except while the property is subject to an existing agreement. All confidential information relayed by the seller/landlord must be kept confidential except that a licensee must reveal known material defects about the property. A subagent has the same duties and obligations as the seller agent.

Buyer Agent

As a buyer agent, the licensee and the licensee's company work exclusively for the buyer/tenant even if paid by the seller/landlord. The buyer agent must act in the buyer/tenant's best interest, including making a continuous and good faith effort to find a property for the buyer/tenant, except while the buyer is subject to an existing contract, and must keep all confidential information, other than known material defects about the property, confidential.

Dual Agent

As a dual agent, the licensee works for both the seller/landlord and the buyer/tenant. A dual agent may not take any action that is adverse or detrimental to either party but must disclose known material defects about the property. A licensee must have the written consent of both parties before acting as a dual agent.

Designated Agent

As a designated agent, the broker of the selected real estate company designates certain licensees within the company to act exclusively as the seller/landlord agent and other licensees within the company to act exclusively as the buyer/tenant agent in the transaction. Because the broker supervises all of the licensees, the broker automatically serves as a dual agent. Each of the designated licensees are required to act in the applicable capacity explained previously. Additionally, the broker has the duty to take reasonable steps to assure that confidential information is not disclosed within the company.

- In addition, a licensee may serve as a Transaction Licensee.

A transaction licensee provides real estate services without having any agency relationship with a consumer. Although a transaction licensee has no duty of loyalty or confidentiality, a transaction licensee is prohibited from disclosing that:

- The seller will accept a price less than the asking/listing price,
- The buyer will pay a price greater than the price submitted in the written offer, and
- The seller or buyer will agree to financing terms other than those offered.

Like licensees in agency relationships, transaction licensees must disclose known material defects about the property.

- Regardless of the business relationship selected, all licensees owe consumers the duty to:

- Exercise reasonable professional skill and care which meets the practice standards required by the Act.
- Deal honestly and in good faith
- Present, in a reasonably practicable period of time, all offers, counteroffers, notices, and communications to and from the parties in writing. The duty to present written offers and counteroffers may be waived if the waiver is in writing.
- Comply with Real Estate Seller Disclosure Act.
- Account for escrow and deposit funds.
- Disclose all conflicts of interest in a reasonably practicable period of time
- Provide assistance with document preparation and advise the consumer regarding compliance with laws pertaining to real estate transactions
- Advise the consumer to seek expert advice on matters about the transaction that are beyond the licensee's expertise.
- Keep the consumer informed about the transaction and the tasks to be completed.
- Disclose financial interest in a service, such as financial, title transfer and preparation services, insurance, construction, repair or inspection, at the time service is recommended or the first time the licensee learns that the service will be used.

- The following contractual terms are negotiable between the licensee and the consumer and must be addressed in an agreement/disclosure statement:

- The duration of the licensee's employment, listing agreement or contract.
- The licensee's fees or commission.

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- The scope of the licensee's activities or practices.
- The broker's cooperation with and sharing of fees with other brokers.
- All sales agreements must contain the property's zoning classification except where the property is zoned solely or primarily to permit single family dwellings.

The Real Estate Recovery Fund exists to reimburse any person who has obtained a final civil judgment against a Pennsylvania real estate licensee owing to fraud, misrepresentation, or deceit in a real estate transaction and who has been unable to collect the judgment after exhausting all legal and equitable remedies. For complete details about the Fund, call (717) 783-3658.

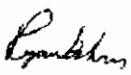
Before you disclose any financial information to a licensee, be advised that unless you select a business relationship by signing a written agreement, the licensee is NOT representing you. A business relationship is NOT presumed.

ACKNOWLEDGMENT

I acknowledge that I have received this disclosure

Date: 1/8/19	Stephanie Krupin	Stephanie Krupin
	(Consumer's Printed Name)	(Consumer's Signature)
	Stephanie Krupin	Stephanie Krupin
	(Consumer's Printed Name)	(Consumer's Signature)

I certify that I have provided this document to the above consumer during the initial interview.

Date: Same as Above		RM423369
Ryan Gehris	(Licensee's Signature)	(License #)
(Licensee's Printed Name)		

Adopted by the State Real Estate Commission at 49 Pa. Code §35.336.